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CIN: U74120MH2010PTC207869

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Rajkumar Mahadev Shirke & Mr. Shivraj Rajkumar Shirke**

Residential Flat No. 404, 4th Floor, "Shreeji Kalash Co-op. Hsg. Soc. Ltd.", Plot No. 47, Sector 10E,
Village - Roadpali - Kalandoli, Navi Mumbai, PIN Code - 410 218, Taluka - Panvel,
District - Raigad, State - Maharashtra, India.

Latitude Longitude - 19°2'31.8"N 73°6'11.2"E

Intended User:

Cosmos Bank

Dadar Branch

Horizon Bldg., 1st Floor, Ranade Road & Gokhale Road, Dadar (West), Mumbai -
400 028, State - Maharashtra, Country - India



Our Pan India Presence at :

- | | | | |
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Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road,
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Vastu/Mumbai/07/2024/9425/2307142

09/10-146-PANI

Date: 09.07.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 404, 4th Floor, "Shreeji Kalash Co-op. Hsg. Soc. Ltd.", Plot No. 47, Sector 10E, Village - Roadpali - Kalamoli, Navi Mumbai, PIN Code - 410 218, Taluka - Panvel, District - Raigad, State - Maharashtra, India belongs to **Mr. Rajkumar Mahadev Shirke & Mr. Shivraj Rajkumar Shirke**.

Boundaries of the property.

North : Deep Kalash Building
South : Sai Lochan Building
East : Other Residential Building
West : Road & Garden

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose for ₹ 30,34,850.00 (Rupees Thirty Lakh Thirty Four Thousand Eight Hundred Fifty Only).

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Manoj
Chalikwar**
Director

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.07.09 17:41:40 +05'30'

Auth. Sign.



Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20

Encl: Valuation report in Form - 01



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Valuation Report of Residential Flat No. 404, 4th Floor, "Shreeji Kalash Co-op. Hsg. Soc. Ltd.", Plot No. 47, Sector 10E, Village - Roadpali - Kalamboli, Navi Mumbai, PIN Code - 410 218, Taluka - Panvel, District - Raigad, State - Maharashtra, India

Form 0-1

(See Rule 8 D)

REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	To assess the Fair Market Value as on 09.07.2024 for Banking Purpose
2	Date of inspection	06.07.2024
3	Name of the owner/ owners	Mr. Rajkumar Mahadev Shirke & Mr. Shivraj Rajkumar Shirke
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of share of ownership is not available
5	Brief description of the property	Address: Residential Flat No. 404, 4 th Floor, "Shreeji Kalash Co-op. Hsg. Soc. Ltd.", Plot No. 47, Sector 10E, Village - Roadpali - Kalamboli, Navi Mumbai, PIN Code - 410 218, Taluka - Panvel, District - Raigad, State - Maharashtra, India Contact Person: Mr. Rajkumar Mahadev Shirke (Owner)
6	Location, street, ward no	D Mart Road
7	Survey/ Plot no. of land	Plot No. 47, Sector - 10E, Village - Roadpali - Kalamboli
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area
9	Classification of locality-high class/ middle class/poor class	Middle Class
10	Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc.	All the amenities are available in the vicinity
11	Means and proximity to surface communication by which the locality is served	Served by Buses, Taxies, Auto and Private cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 317.00 Flowerbed Area in Sq. Ft. = 14.00 Total Carpet Area in Sq. Ft. = 331.00 (Area as per Actual Site Measurement) Carpet Area in Sq. Ft. = 201.00 (Area as per Agreement for Sale)

		Built up Area in Sq. Ft. = 241.00 Terrace Area in Sq. Ft. = 84.00 Total Built up Area in Sq. Ft. = 325.00 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is abutting	D Mart Road
14	If freehold or leasehold land	Leasehold
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	As per Agreement
16	Is there any restriction covenant in regard to use of land? If so attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
21	Attach a dimensioned site plan	No
	IMPROVEMENTS	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Copy of Approved Plan were not provided and not verified
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Vacant
	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per CIDCO norms percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	N.A.
	(ii) Portions in their occupation	N.A.

	(iii)	Monthly or annual rent /compensation /license fee, etc. paid by each	₹ 6,500/- Expected rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27		Are any of the occupants related to, or close to business associates of the owner?	N.A.
28		Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	N. A.
29		Give details of the water and electricity charges, if any, to be borne by the owner	N. A.
30		Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	N. A.
31		If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
32		If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
33		Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	N. A.
34		What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available
35		Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available
36		Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N. A.
37		Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.
		SALES	
38		Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.	As per sub registrar of assurance records
39		Land rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.
40		If sale instances are not available or not relied upon, the basis of arriving at the land rate	N. A.
		COST OF CONSTRUCTION	
41		Year of commencement of construction and year of completion	Year of commencement of construction– 2012 (As per Commencement Certificate) Year of Completion – 2013 (As per occupancy

		certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
45	Remarks: As per Sale Plan attached to the agreement, the composition of Residential Flat is Living Room + Kitchen + Bath +W.C. + Cupboard Area + Terrace Area (i.e. 1 RK with Terrace Flat). But as per Site Inspection, Attached Terrace area covered & converted into Bedroom with A.C. Sheet roofing. At present, the composition of flat is 1 Bedroom + Living Room + Kitchen + Bath + W.C. (i.e. 1 BHK Flat). For the purpose of valuation, we have treated this covered area as terrace area only.	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Dadar Branch to assess fair market value as on 09.07.2024 for Residential Flat No. 404, 4th Floor, "**Shreeji Kalash Co-op. Hsg. Soc. Ltd.**", Plot No. 47, Sector 10E, Village - Roadpali - Kalamboli, Navi Mumbai, PIN Code - 410 218, Taluka - Panvel, District - Raigad, State - Maharashtra, India belongs to **Mr. Rajkumar Mahadev Shirke & Mr. Shivraj Rajkumar Shirke.**

We are in receipt of the following documents:

1	Copy of Agreement for Sale Dated 28.06.2024 Mr. Mahesh Shivaji Lendave & Mrs. Deepali Mahesh Lendave (The Transferor) and Mr. Rajkumar Mahadev Shirke & Mr. Shivraj Rajkumar Shirke (The Transferee)
2	Copy of Society NOC Letter Dated 22.08.2015
3	Copy of Commencement Certificate Document No. CIDCO / ATPO / BP - 11351 / 2012 / 966 Dated 10.12.2012 issued by CIDCO.
4	Copy of Occupancy Certificate Document No. CIDCO / BP - 11351 / ATPO (NM & K) / 2013 / 1174 Dated 29.07.2013 issued by CIDCO
5	Copy of Society Registration Certificate dated 18.07.2014

LOCATION:

The said building is located at Plot No. 47, Sector 10E, Village - Roadpali - Kalamboli, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN Code - 410 218, State - Maharashtra, India. The property falls in Residential Zone. It is at travelling distance of 5.4 Km. from Mansarovar railway station.

BUILDING:

The building under reference is having Part Ground + Part Stilt + 4 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The staircase is of R.C.C. with R.C.C. trades and risers with Ceramic tile floor finish. The building is used for residential purpose. 4th is having 4 Residential Flat. The building is having 1 lift.



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Residential Flat:

The residential flat under reference is situated on the 4th Floor. As per Sale Plan attached to the agreement, the composition of Residential Flat is Living Room + Kitchen + Bath +W.C. + Cupboard Area + Terrace Area (i.e. 1RK with Terrace Flat). But as per Site Inspection, Attached Terrace area covered & converted into Bedroom with A.C. Sheet roofing. At present, the composition of flat is 1 Bedroom + Living Room + Kitchen + Bath + W.C. (i.e. 1 BHK Flat). The residential flat is finished with Vitrified Tiles flooring, Teak Wood door framed with flush door, Aluminum sliding windows & Concealed plumbing & Concealed electrification.

Valuation as on 09th July 2024

The Built-up Area of the Residential Flat	:	325.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2013 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	11 Years
Cost of Construction	:	325.00 Sq. Ft. X ₹ 2,800.00 = ₹ 9,10,000.00
Depreciation $\{(100-10) \times 11 / 60\}$:	16.50%
Amount of depreciation	:	₹ 1,50,150.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 86,000.00 per Sq. M. i.e. ₹ 7,990.00 per Sq. Ft.
Guideline rate (After Depreciation)	:	₹ 79,510.00 per Sq. M. i.e. ₹ 7,387.00 per Sq. Ft.
Prevailing market rate	:	₹ 9,800.00 per Sq. Ft.
Value of property as on 09.07.2024	:	325.00 Sq. Ft. X ₹ 9,800.00 = ₹ 31,85,000.00

(Area of property x market rate of developed land & Residential premises as on 2024 - 25 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 09.07.2024	:	₹ 31,85,000.00 - ₹ 1,50,150.00 = ₹ 30,34,850.00
Total Value of the property	:	₹ 30,34,850.00
The realizable value of the property	:	₹ 27,31,365.00
Distress value of the property	:	₹ 24,27,880.00
Insurable value of the property	:	₹ 9,10,000.00
Guideline value of the property	:	₹ 24,00,775.00



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Taking into consideration above said facts, we can evaluate the value of Residential Flat No. 404, 4th Floor, "Shreeji Kalash Co-op. Hsg. Soc. Ltd.", Plot No. 47, Sector 10E, Village - Roadpali - Kalamboli, Navi Mumbai, PIN Code - 410 218, Taluka - Panvel, District - Raigad, State - Maharashtra, India for this particular purpose at ₹ 30,34,850.00 (Rupees Thirty Lakh Thirty Four Thousand Eight Hundred Fifty Only) as on 09th July 2024.

NOTES

1. I, Manoj B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 09th July 2024 is ₹ 30,34,850.00 (Rupees Thirty Lakh Thirty Four Thousand Eight Hundred Fifty Only). Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

PART III- DECLARATION

I hereby declare that

- (a) The information furnished in part I is true and correct to the best of my knowledge and belief;
- (b) I have no direct or indirect interest in the property valued:



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ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	Part Ground + Part Stilt + 4 th Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 4 th Floor
3	Year of construction	2013 (As per occupancy certificate)
4	Estimated future life	49 Years Subject to proper, preventive periodic maintenance & structural repairs
5	Type of construction- load bearing walls/RCC frame/ steel frame	R.C.C. Framed Structure
6	Type of foundations	R.C.C. Foundation
7	Walls	All external walls are 9" thick and partition walls are 6" thick.
8	Partitions	6" thick brick wall
9	Doors and Windows	Teak Wood door framed with flush door, Aluminium sliding windows
10	Flooring	Vitrified Tiles flooring
11	Finishing	Cement plastering
12	Roofing and terracing	R.C.C. Slab
13	Special architectural or decorative features, if any	No
14	(i) Internal wiring – surface or conduit	Concealed electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
15	Sanitary installations	
	(i) No. of water closets	As per Requirement
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
(iv) No. of sink		
16	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17	Compound wall Height and length Type of construction	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity	1 Lift
19	Underground sump – capacity and type of	R.C.C tank

	construction	
20	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace
21	Pumps- no. and their horse power	May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving	Cement concrete in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System



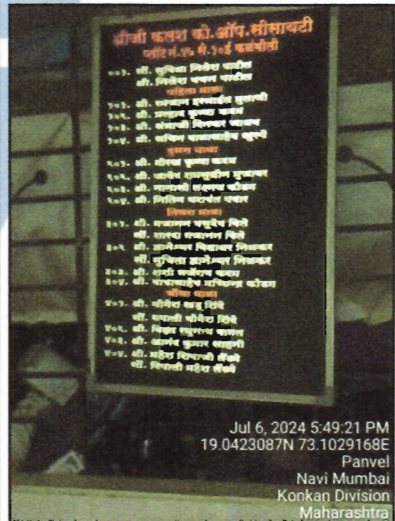
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Actual site photographs



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Route Map of the property

Site u/r



Latitude Longitude - 19°2'31.8"N 73°6'11.2"E

Note: The Blue line shows the route to site from nearest railway station (Mansarovar – 5.4 Km.)



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Ready Reckoner Rate

DIVISION / VILLAGE : KALAMBOLI						
Commence From 1st April 2024 To 31st March 2025						
Type of Area	Urban		Local Body Type	Municipal Corporation-Class "D"		
Local Body Name	Panvel Municipal Corporation					
Land Mark	Kalamboli Cidco Sector No. 10E					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
3	3/15/10E	27000	86000	95200	107200	95200

Stamp Duty Ready Reckoner Market Value Rate for Residential Flat	86,000.00			
No increase by Flat Located on 4 th Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	86,000.00	Sq. Mt.	7,990.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	27,000.00			
The difference between land rate and building rate (A – B = C)	59,000.00			
Depreciation Percentage as per table (D) [100% -11%] (Age of the Building – 11 Years)	89%			
Rate to be adopted after considering depreciation [B + (C x D)]	79,510.00	Sq. Mt.	7,387.00	Sq. Ft.

Multi-Storied building with Lift

For residential premises / commercial unit / Unit on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

Table – D: Depreciation Percentage Table

Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate



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Price Indicators

99acres Buy - Enter Locality / Project / Society / Landmark

Home - Flats in Navi Mumbai - Flats in Sector 10 Kalambooli - 2 BHK Flats in Sector 10 Kalambooli

Posted on Apr 08, 2024 | Ready to move

₹68 Lac @ 7,555 per sq.ft. **2BHK 2Baths**
 Estimated EM: ₹54.912
 Flat/Apartment for Sale
 Hi-tech Elements Sector 10 Kalambooli, Navi Mumbai

READ STATUS: NOT AVAILABLE Website: <https://maharera.mahaonline.gov.in/>

Overview | Owner Details | Registry Record | Explore Locality | Featured Dealers | Re: >

Property (11)

Area
 Built Up area: 900 sq.ft. (84.51 sq.m)
 Carpet area: 620 sq.ft. (57.26 sq.m)

Price
 ₹68 Lac* Govt Charges & Tax @ 7,555 per sq.ft. (Negotiable)

Floor Number
 6th of 6 Floors

Overlooking
 Main Road,Others

Configuration
 2 Bedrooms, 2 Bathrooms, 3 Balconies with Pooja Room

Address
 Hi-tech Elements Sector 10 Kalambooli, Navi Mumbai

Facing
 East

Property Age
 1 to 5 Year Old

Places nearby
 904 Sector 10 Kalambooli, Navi Mumbai

Hanuman Mandir | buddha vihar | ganpanti mandir | Amar Hospital | Shri Samarth Children's Hospital | Vatsalya

Why should you consider this property?

East Facing | Top Floor | Close to School | Close to Hospital | Wheel Chair Friendly | Pet Friendly | Full Power Backup | 24*7 Water | Close to Market | Recently Renovated | Gated Society | Corner Property | Close to Railway Station | Overlooking Main Road

99acres Buy - Enter Locality / Project / Society / Landmark

Home - Property in Navi Mumbai - Flats in Navi Mumbai - Flats in Sector 10 Kalambooli - 1 BHK Flats in Sector 10 Kalambooli

Posted on Jun 07, 2024 | Ready to move

₹53 Lac @ 11,777 per sq.ft. **1BHK 1Bath**
 Estimated EM: ₹42.381
 Flat/Apartment for Sale
 Hi-tech Elements Sector 10 Kalambooli, Navi Mumbai

READ STATUS: NOT AVAILABLE Website: <https://maharera.mahaonline.gov.in/>

Overview | Society | Dealer Details | Registry Record | Society Reviews | Explore Loca >

Property (6) **Society (26)**

Area
 Super Built up area: 700 sq.ft. (64.59 sq.m)
 Built Up area: 600 sq.ft. (55.71 sq.m)
 Carpet area: 450 sq.ft. (41.50 sq.m)

Price
 ₹53 Lac @ 11,777 per sq.ft. (All inclusive, Negotiable)
 View Price Details

Floor Number
 5th of 7 Floors

Overlooking
 Park/Garden,Club,Main Road,Pool

Configuration
 1 Bedroom, 1 Bathroom, Store Room

Address
 Neelgiri Amaranthe Sector 10 Kalambooli, Navi Mumbai

Facing
 North-East

Property Age
 1 to 5 Year Old

Deal with Trusted RERA Professionals
 RERA Certified Dealer has posted this property!

Places nearby
 000 Sector 10 Kalambooli, Navi Mumbai

Hanuman Mandir | buddha vihar | ganpanti mandir | Shree Narayani Eye Hospital & Surgery Centre | Jeevandeep Ho

Why should you consider this property?



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Price Indicators

99acres Buy Enter Locality / Project / Society / Landmark

Home > Buy > Mumbai > Kalambooli Sector 10 > Neelsidhi Amaranite > 2BHK 2Baths

Posted on Jun-18, 2024 | Ready to move

₹ 85 Lac @ 7,895 per sq.ft. **2BHK 2Baths**

Estimated EMI ₹ 67,890 Full Apartment for Sale

NEW STATUS **NOT AVAILABLE** Website: <https://maharashtra.maharashtra.gov.in/>

[Overview](#) [Society](#) [Dealer Details](#) [Registry Record](#) [Society Reviews](#) [Explore Local](#)

Property (12) **Society (26)**

Area
Super Built up area: 1089 sq.ft.
Built Up area: 1065 sq.ft.
Carpet area: 650 sq.ft.

Configuration
2 Bedrooms, 2 Bathrooms, 2 Balconies with Store Room

Price
₹ 85 Lac - Govt Charges & Tax @ 7,895 per sq.ft. (Negotiable Price)

Address
Neelsidhi Amaranite Sector 10 Kalambooli, Navi Mumbai

Floor Number
3rd of 18 Floors

Facing
South-East

Overlooking
Pool, Others, Park/Garden, Club, Main Road

Property Age
5 to 10 Year Old

3 people viewed this property yesterday

Places nearby (002 Sector 10 Kalambooli, Navi Mumbai)

- Hanuman Mandir
- buddha vihar
- ganpanti mandir
- Shree Narayani Eye Hospital & Surgery Centre
- Jeevandeep Ho

Why you should consider this property?

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **09th July 2024**.

The term Value is defined as

"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeably and for self-interest assuming that neither is under undue duress".

Fundamental assumptions and conditions presumed in this definition are:

1. Buyer and seller are motivated by self-interest.
2. Buyer and seller are well informed and are acting prudently.
3. The property is exposed for a reasonable time on the open market.
4. Payment is made in cash or equivalent or in specified financing terms.

UNDER LYING ASSUMPTIONS

1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
2. The property is valued as though under responsible ownership.
3. It is assumed that the property is free of liens and encumbrances.
4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
5. There is no direct/ indirect interest in the property valued.
6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.



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DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for **₹ 30,34,850.00 (Rupees Thirty Lakh Thirty Four Thousand Eight Hundred Fifty Only).**

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Manoj
Chalikwar**
Director

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.07.09 17:41:58 +05'30'

Auth. Sign.

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20



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